

In Re: Debtor(s)

**Mary McMullen Ross**

Case No.: **15-63991-jrs**

Chapter: **13**

**NOTICE TO DEBTOR  
THAT COURSE ON FINANCIAL MANAGEMENT  
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 23 with the Clerk's office.** See Interim Bankruptcy Rule 1007(b) and (c) and Official Form 23 (12/13). Failure to timely file Form 23 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 23 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 23 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 23, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: November 2, 2015

**\*\* Mailing Address**

United States Bankruptcy Court  
1340 Russell Federal Building  
75 Spring Street, SW  
Atlanta, GA 30303



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M. Regina Thomas  
Clerk of Court  
U.S. Bankruptcy Court